

0
Opportunity Knocks!

at

County Farm Doors

until

October 31

Opportunity is knocking at Jasper County's farm doors because something new has been added --something that should be of interest to every one in the county who invests money in crop production.

It's an opportunity to protect the money invested in an effort to make a profit against loss from causes beyond your control -- against those natural hazards that any farmer must risk his money against in order to produce crops under the open sky ... Drought ... too much moisture ... flood ... hail ... wind ... frost ... fire.. lightning ... snow ... wildlife ... hurricane ... tornado ... insect infestation ... plant diseases.

The SOMETHING -- and you'll really agree that it is something important to you and the county when you see it worked out for your farming operations -- is MULTIPLE CROP INSURANCE.

We'll try to give you a general idea of this important business opportunity that is yours IF YOU ACT PROMPTLY -- so that you can come to the County Office today or tomorrow to find out just how it works out on your farming operations and sign an application before time can write "too late" across your application blank.

MULTIPLE CROP INSURANCE

Yes, it's investment protection for a premium but a premium so low that you will be amazed at the basic protection available to you for so little increase in your operating costs.

A Multiple Crop Insurance policy will protect the investment that you make in producing (list the insurable crops) against loss from the many production risks beyond your control.

It's available for the first time in our county to protect investments in producing the insurable crops for harvest in 1950. In fact, we are the first county in the state to have this opportunity to take out the kind of crop disaster protection that we've talked about needing for so long. We've recognized the need for this protection every time that Mother Nature held a threatening hand over our crops. For 1950 we have the opportunity to satisfy the investment protection need that we recognized so clearly before it was available. BUT ONLY THOSE FARMERS WILL PUT THIS BASIC PRINCIPLE OF SOUND FARMING OPERATIONS TO WORK FOR THEM IN 1950 WHO MAKE UP THEIR MINDS AND SIGN APPLICATIONS FOR THIS PROTECTION BEFORE OCTOBER 31.

It's up to each one of you individually to decide whether the money that you invest in producing these crops is worth protecting. From a business standpoint, it doesn't seem that there should be any question about the wisdom of making this all-risk crop investment protection a basic part of our farm operating costs every year.

Multiple Crop Insurance is just what the name implies - protection of several crop investments under one policy. And remember, insurance is protection -- protection that you buy so that you will have it if you need it.

HOW IT WORKS

Since the Multiple Crop policy covers several crops under one policy you might expect it to be complicated, but it's such a basic protection that it is really very simple.

It covers _____ planted for harvest as grain, (complete to include all insurable crops).

These crops to be insured must, of course, be planted on insurable acreage, which is all acreage that has been classified for crop insurance. Some land and even some producers are not eligible because the risk is considered too great under the protection that is offered. The insurable crops must be planted early enough to expect to produce a normal crop and reseeded if it is practical to do so.

The policy covers the insured producer's interest in the crop acreage at the time of planting. Each individual -- owner-operator, landlord or tenant -- must apply for insurance in order for his share in the insurable crop acreage to be insured.

Promptly after the completion of planting the insured reports his planted acreage to the county office. The planted insurable acreage determines the amount of protection and the premium.

The protection is one specified amount for the combination of the insurable crops planted by the insured producer. The only exception is when the producer gets insured acreage released and plants a substitute crop. In this case the coverage for the acreage released is reduced 50% and the adjusted coverage increased by adding protection for the substitute crop if it is one of the insurable crops.

The cost of this protection is amazingly low. The more diversification between crops, the lower the premium, of course, since this diversification spreads the risk of loss under the policy more widely.

While one policy covers all insurable acreage in the county in which the insured has an interest at planting time, protection is by insurance units and losses are settled separately for each insurance unit. Your operations may consist of one or more insurance units depending upon who shares in the production from the acreage insured. However, if you have more than one insurance unit, you have the option of combining them into one unit. This will, of course, reduce the cost of your protection since it will bring more diversification of risk into your protection. Most producers probably will want to combine their units since this will provide them basic protection of their investment against crop disaster at the lowest possible cost. When you apply you must elect whether you wish to combine your units.

A loss occurs under the policy and an indemnity will be paid the insured promptly by Government check whenever the total production from the insured crops on an insurance unit, based on the predetermined prices in the policy for the insurable crops, is less than the insured protection for the unit. However, quality protection is provided under the policy and production that will not meet CCC loan standards will be valued at a fair market value instead of the predetermined price which applies to good quality production. (List any exception to quality protection).

THERE'S A GENERAL IDEA FOR YOU OF THIS TRULY AMAZING INVESTMENT PROTECTION THAT IS AVAILABLE TO US FOR THE FIRST TIME.

OPPORTUNITY will quit knocking at your door on October 31. We can't accept any applications after that date.